

Consumer Experience Trends Report

2026



Introduction

2026 creates a window of opportunity for organisations unlike any that we have seen in five years of studying consumer experience trends.

In a global economic and political climate that is teeming with uncertainty, and in an ongoing technological transformation, people are remarkably open to change. After hitting a low in 2025, consumer comfort using AI has rebounded dramatically. But too many businesses are squandering this opportunity by deploying AI to cut costs, not solve problems, and their customers can tell the difference.

“Nearly 1 in 5 consumers who have used AI for customer service saw no benefits from the experience. A failure rate nearly 4x higher than for AI use on average.”

All of this is good news for businesses that get their AI strategy right – implementing this technology to deliver more personal experiences and resolve issues in a way that’s satisfactory, not just cheap. Doing so will build trust and loyalty – and durable business growth.



**bad experiences result in
customers cutting their spend**

Introduction

Since we began studying consumer experience trends, one thing has not changed: consumers remain constant about what really matters to win their loyalty – the experience. Satisfied consumers are four times more likely to recommend, almost four times more likely to trust, and almost two and a half times more likely to purchase more.

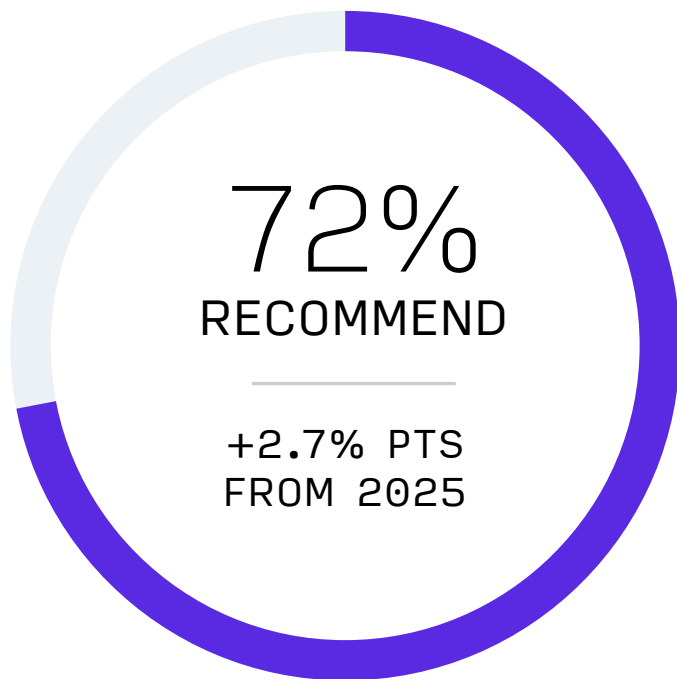
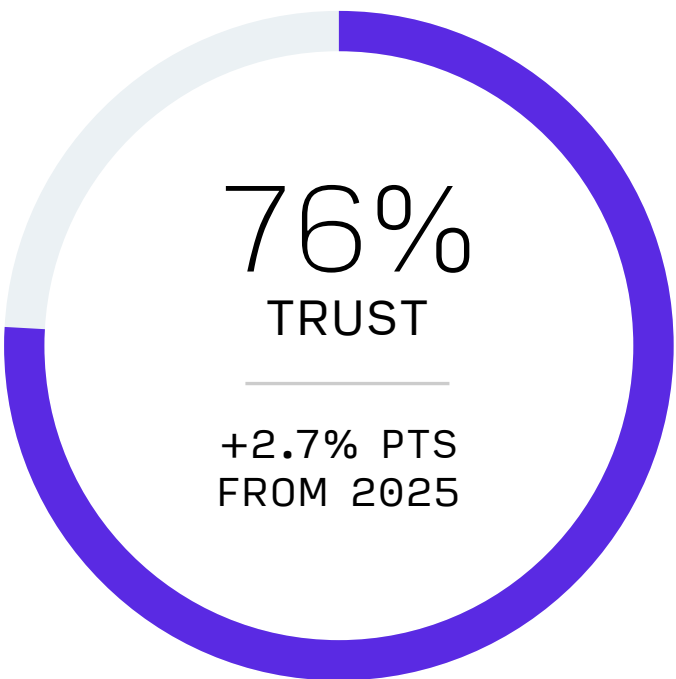
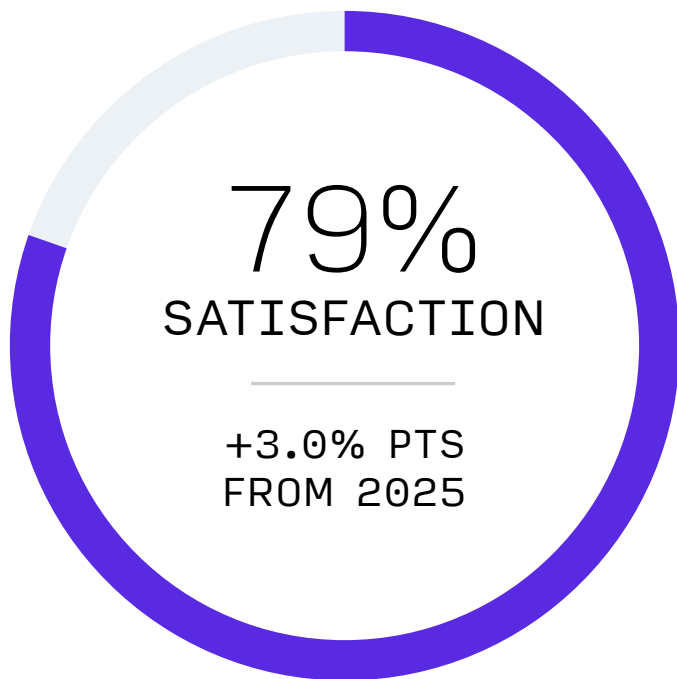
So in 2026, businesses need to think intentionally about their path to success and the role AI will play in helping them get there. Is it a short-term fix to lower the cost-to-serve? Or is it the bedrock of a transformation that redefines the experience your customers keep coming back for?

Uncertain times mean there’s space to act – and that is a chance for truly customer-centric organisations to make an impact in 2026.



Isabelle Zdatny
*Head of Thought Leadership
Qualtrics XM Institute*

AT A GLANCE
THE STATE OF CUSTOMER EXPERIENCE



Metrics are based on satisfaction and likelihood to trust, recommend, and purchase more.

Meet the experts



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Head of Qualtrics XM Institute



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TREND 1

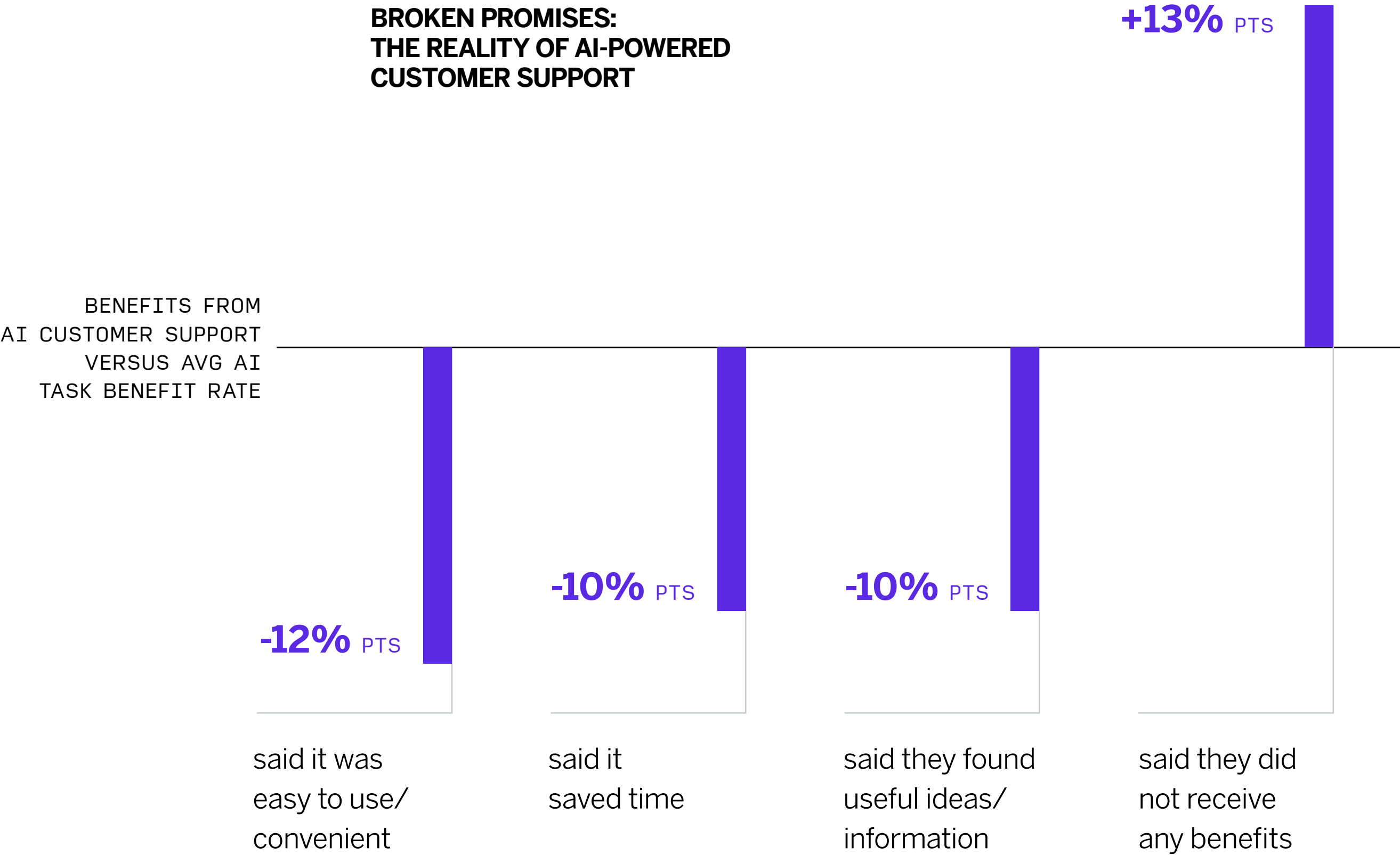
AI-powered customer service is failing, so far

USE AI TO ENHANCE THE HUMAN EXPERIENCE, NOT REPLACE IT

After hitting a low in 2025, consumer comfort with AI has rebounded dramatically. Today, 73% use AI for daily tasks and half believe it will positively impact society – up nearly 9 percentage points (pts) from 2024. Yet one application disappoints: customer support. In fact, nearly 1 in 5 consumers said AI for customer support did not provide any benefit at all, the worst rating across all tasks.

In the rush to capitalise on AI, AI-powered chatbots have arrived to create more efficient customer service. The problem is they are failing at their intended purpose.

When consumers rated AI applications for convenience, time savings, and usefulness, customer support ranked at the bottom – only “building an AI assistant” scored worse.



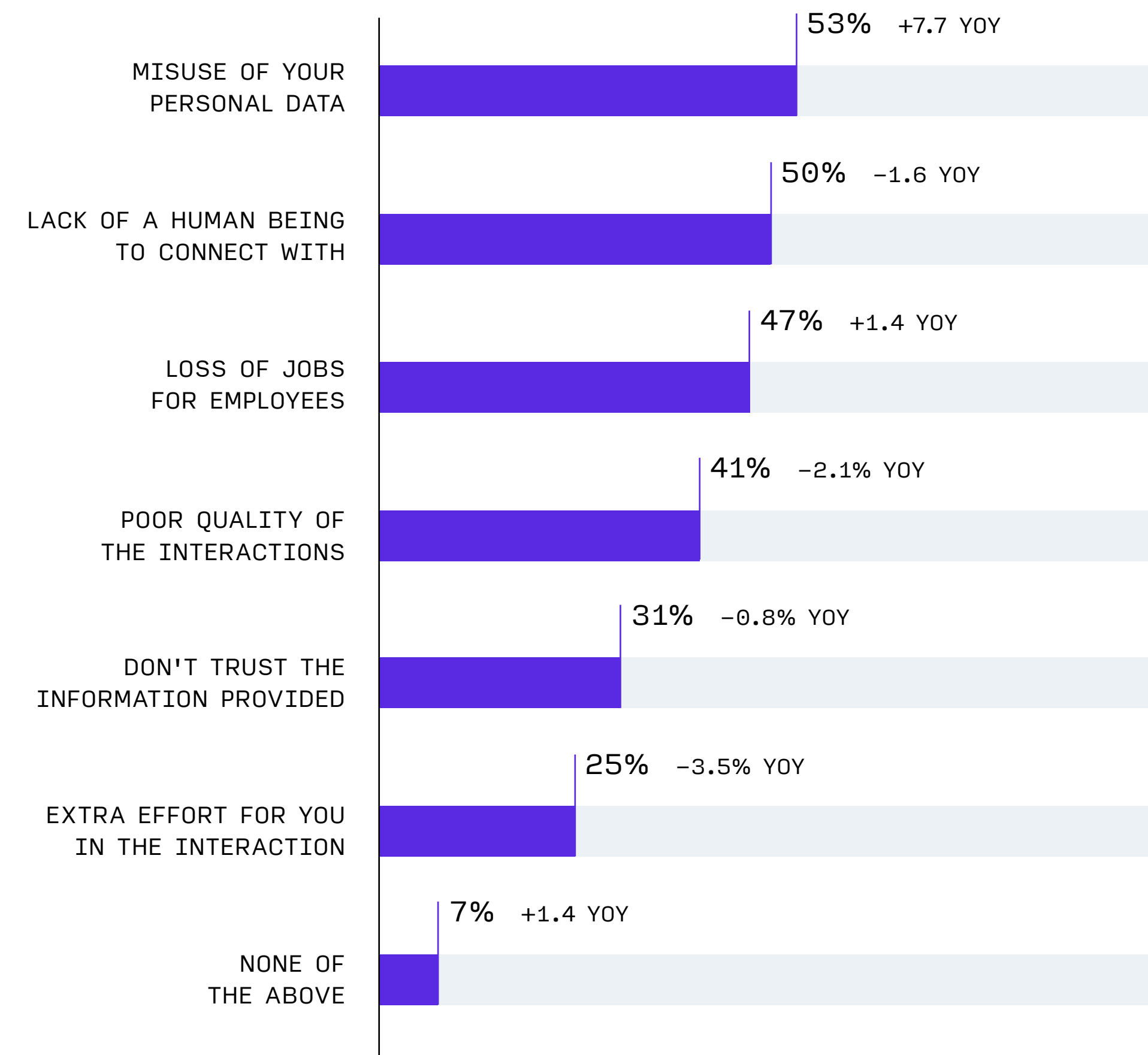
Businesses will only be able to successfully scale service excellence and reduce cost to serve with AI if they address consumers' primary concerns, as significant challenges clearly remain.

1 in 2 consumers are concerned that AI will result in them having a lack of a human to connect to. Consumers are clear about what they really want from their AI-powered experiences and why current approaches are missing the mark.

Consumers want AI to enhance the human experience, not replace it. Getting that approach right is key to realizing the promise of AI, and the experience has to deliver a good impression to ensure continued adoption.

Responsible data use is also part of the picture. Only 29% consumers trust organisations to use AI responsibly, and misuse of personal data was their number one concern about AI (and growing), denoting one reason trust remains low. If businesses want consumers to continue to engage with AI – which is important to scale its impact – trust is fundamental to successfully achieving that.

THE AI TENSION: ADOPTION INCREASES, BUT TRUST CONCERNS GROW





“There’s so much pressure to use AI for everything—be more productive, more efficient, dig deeper into insights. But technology is a tool, experience is an outcome, and they’re not equal. AI does not equal experience. How do you test and validate that whatever we’re using actually produces a better customer experience versus just trying to deflect calls? That’s critical from a customer-centric lens.”



EMMA SOPADJIEVA,
HEAD OF CUSTOMER EXPERIENCE STRATEGY

The view on the ground

ANALYSIS

The benefits of AI in relation to speed, efficiency and scalability are clearly being seen, yet when something goes wrong, consumers want reassurance, emotional intelligence, and flexibility to react to their needs. As a result, those companies that design AI to support the relational, not just enhance the transactional are offering the best customer experience.



Matt Trickett
*XM Strategist,
Qualtrics*

ADVICE

Customer service AI fails because companies deploy it to deflect cost, not resolve problems. Successful organisations will use AI differently. They'll deploy capable AI agents for simple, transactional requests. Then use AI to arm human agents with complete history, predicted needs, and suggested solutions for complex issues. The goal shouldn't be keeping customers away from agents — it should be solving problems through whatever channel works best.



Isabelle Zdatny
*Head of Thought Leadership
Qualtrics XM Institute*

ANALYSIS

As an industry we're far from nailing the ways AI will help us decrease costs while also providing a more positive customer experience. The promise is there but we have to develop new methods to consistently monitor, understand, and improve the experience AI agents are providing customers.



Max Venker
*Product Marketing, CX,
Qualtrics*

ADVICE

Scaling AI is as much about trust and change management as it is about technology — success relies on gradual adoption, building confidence, and anchoring on trust. Implement a process that enhances human customer service with AI — rather than instilling a sense of fear of replacement.



Juliana Holterhaus
*Maturity PLG Lead,
Product Scientist, Qualtrics*

TREND 2

Survey fatigue leaves businesses guessing about customer churn

CONSUMERS DON'T GIVE FEEDBACK LIKE THEY USED TO...SO COMPANIES MUST LISTEN IN NEW WAYS

Even though surveys have been the de facto way to gauge customer feedback, consumers are less and less likely to take them. 30% of consumers now stay silent after a bad experience (+ 9 pts over five years), an all-time high since we started fielding this study in 2021.

But this isn't just a CX problem, this is a business problem. For every 10 poor experiences, 5 result in reduced or eliminated spending. Businesses that rely on surveys alone to understand the causes of that churn are increasingly left in the dark. Only 3 in 10 customers will share directly what went wrong.

This isn't a new trend – direct feedback has fallen year over year since 2021. But each year, the need for action becomes more urgent as unresolved issues

lead disappointed customers to take their business to someone who will listen.

Here's the thing: customer signals haven't vanished – they've scattered. No single listening channel will get you all the answers. The businesses that will thrive in 2026 will be those that combine experience, behavioural, and operational data to understand and improve the end-to-end customer journey and quantify the impact of their actions.

**FOR EVERY 10 POOR EXPERIENCES,
5 RESULT IN REDUCED SPENDING**

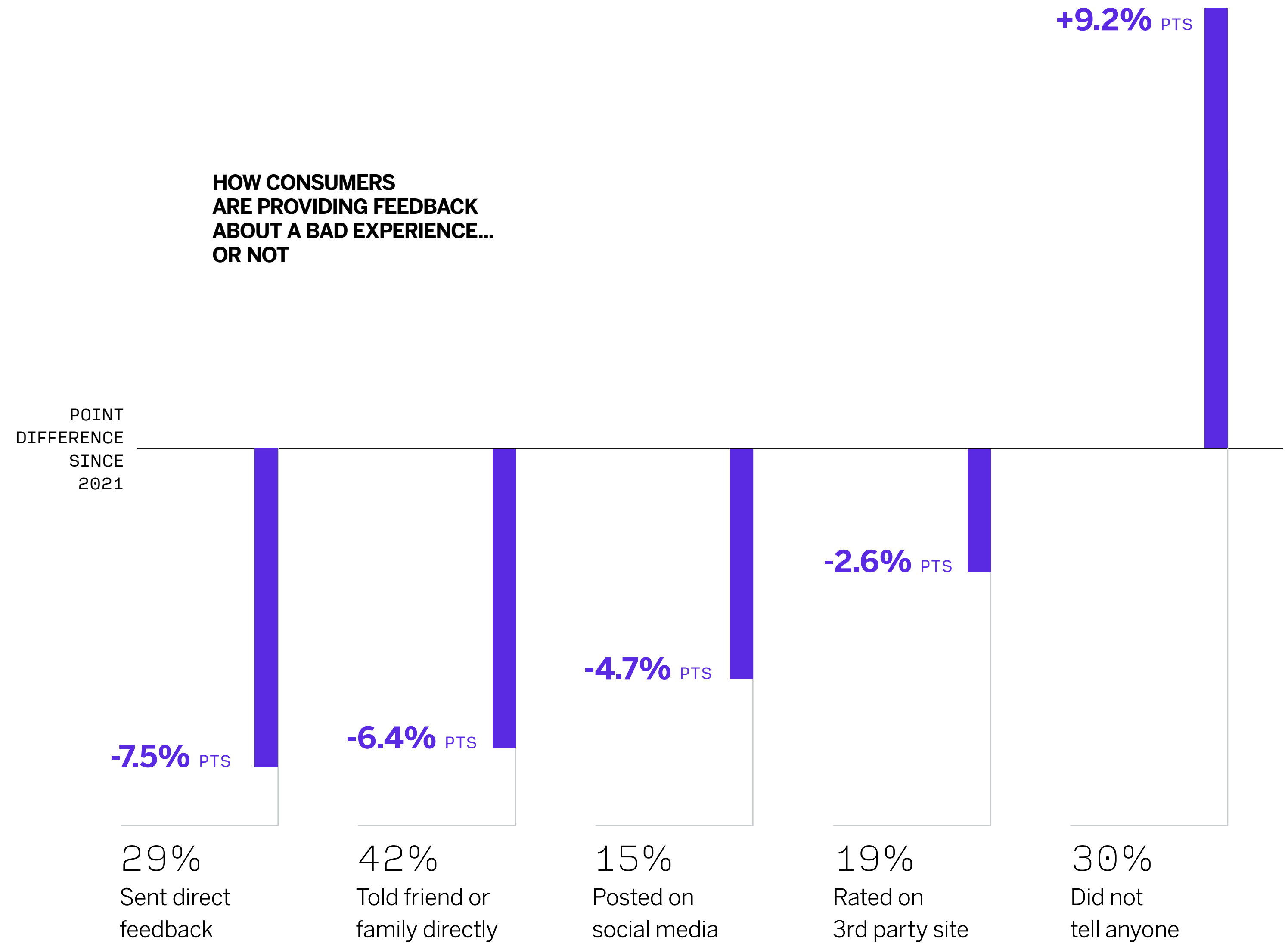


**ONLY 3 IN 10 CUSTOMERS WILL SHARE
DIRECTLY WHAT WENT WRONG**



“That starts by building a diverse portfolio that includes unsolicited data like calls, chats, and behavioural signals, making it possible to understand and improve experiences even when customers don’t explicitly tell you about them.”

HOW CONSUMERS ARE PROVIDING FEEDBACK ABOUT A BAD EXPERIENCE... OR NOT



The view on the ground

ADVICE

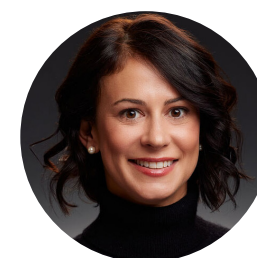
Response rates have been falling for years, and they're not coming back. Instead of frantically chasing higher response rates, successful organisations will build predictive intelligence from the fragments customers leave behind – combining sparse survey data with rich behavioural patterns to spot problems before customers even realise they're unhappy. But feedback alone isn't enough to get the full picture, the future of customer listening lies in synthesising experience, operational, and behavioural data into early warning systems that actually prevent problems rather than just document them.



Isabelle Zdatny
*Head of Thought Leadership,
Qualtrics XM Institute*

ANALYSIS

There's a long-standing pattern where leaders feel they lack 'actionable' survey data, while simultaneously sitting on a goldmine of unsolicited feedback. This isn't an oversight; it's a structural issue. The teams who need the insights most often don't own the channels where the feedback arrives, such as the corporate contact centre. With modern AI ready to analyse this unstructured data, the core challenge is now organisational: Building bridges so that insights gathered by one team can freely flow to the teams empowered to **leverage** and act on them.



Terry Anderson
*Senior Product Scientist,
CX for Locations, Qualtrics*

ANALYSIS

We've long relied on surveys in CX to better understand our customers. Surveys are still a great way to collect very direct feedback but with changes in foundational technology – GenAI, LLMs, Agentic AI – organisations are now able to open the aperture to customer signals they haven't been able to harness before. The ones who do this well will see an advantage in their depth of customer understanding.



Max Venker
*Product Marketing, CX,
Qualtrics*



“Everyone knows customers are over-surveyed. We see it in the data every year: There’s a declining rate of who’s going to provide feedback. That’s why we’re listening to all our phone calls to understand the things they’re not saying to us. It’s about uncovering those challenges and wins. We’re not just looking for what’s going wrong, but also celebrating the great things our associates are doing during those conversations.”



JENN DUSKA,
SR. CONSULTANT, VOICE OF CUSTOMER

TREND 3

Value won't be enough to secure customer loyalty in 2026

INVEST IN THE EXPERIENCE – GREAT PRODUCTS AND SERVICE – TO BUILD LASTING RELATIONSHIPS WITH CUSTOMERS

After years of rising prices and ongoing macroeconomic and geopolitical uncertainty, our 2026 consumer trends data suggests price is not the only consideration for consumers.

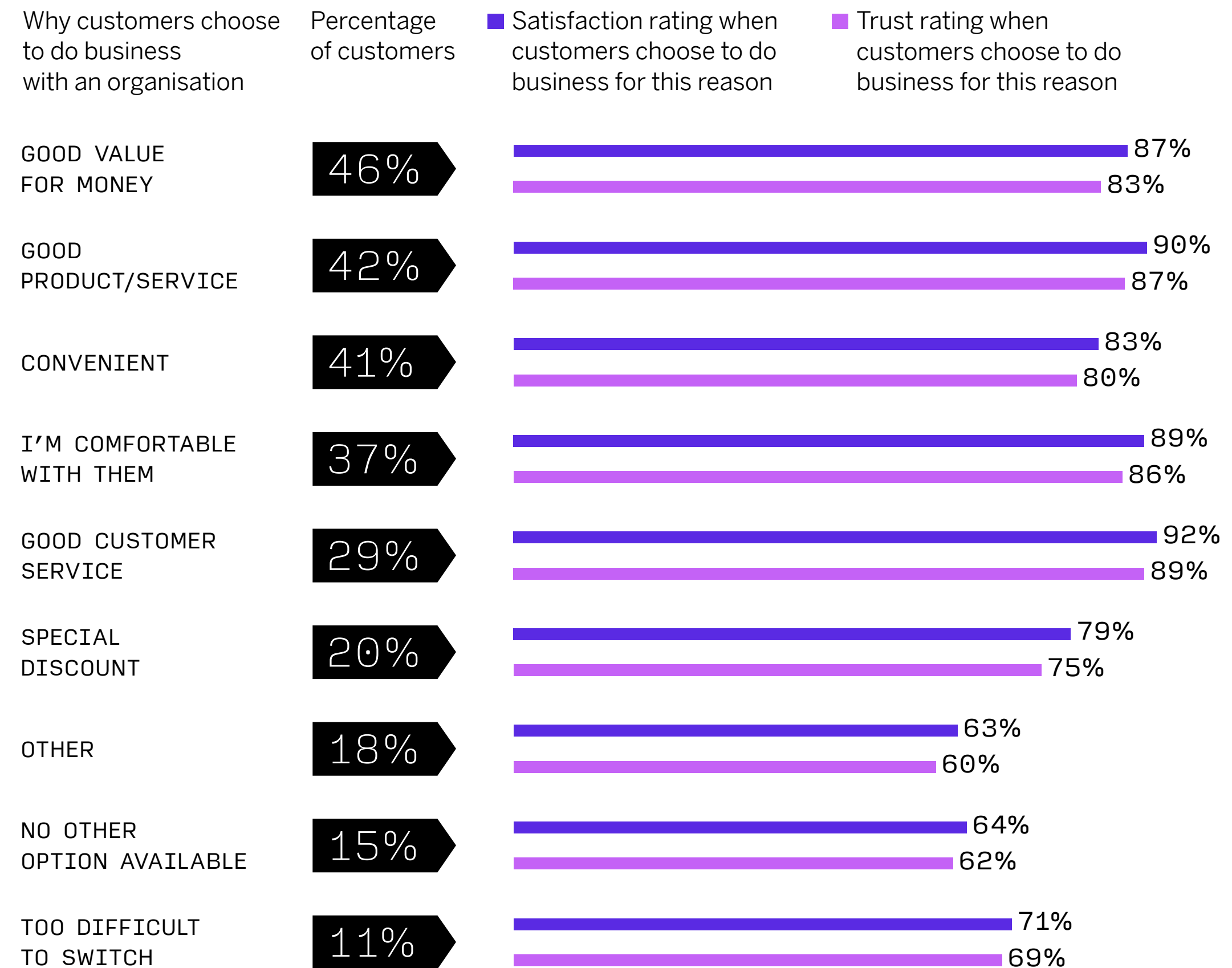
Value for money is the number one driver of consumer choice in 2026. Consumers will spend if they think it's worth it.

But while value for money primarily drives a consumer's decision to choose a business, experience, a mix between a great product and customer service is the most correlated with loyalty, with consumers showing greater satisfaction and trust.



In a tough economic climate, this data suggests a big opportunity for businesses. Because while consumers are sensitive to price, a race to the bottom isn't financially sustainable for businesses. Investing in experience long term – building trust and confidence that organisation will deliver quality and look after customers when things go wrong – creates customers who value the relationship beyond just price, making them more resistant to competitive offers.

WHAT MATTERS MOST TO CONSUMERS IN 2026





“It’s not enough to provide a great product, because a great product’s gonna fail at times. You need to have invested in that ecosystem of moments, so when you have an issue, we can handle it quickly, delightfully, and create a wow for you. We want to wow at each moment that matters. How do you provide that holistic 360 experience versus just focusing on one aspect? That’s what drives customer experience.”



EMMA SOPADJIEVA,
HEAD OF CUSTOMER EXPERIENCE STRATEGY

The view on the ground

ADVICE

Financial insecurity naturally puts more scrutiny on price, but focusing solely on price competition means sacrificing the service excellence that builds lasting relationships. True value comes from optimising both sides of the equation – using operational excellence to maintain competitive pricing while investing in the experiences that create lasting loyalty and set you apart from your competition, both now and when the economy improves.



Isabelle Zdatny
*Head of Thought Leadership,
Qualtrics XM Institute*

ANALYSIS

It's natural that consumers chase value – after all, there is nothing wrong with seeking out the best deal, given today's economic pressures. However, long-term loyalty isn't built on deals alone. Instead, lasting customer relationships stem from consistently delivering on experience – driven by attentive service and quality offerings.



Matt Trickett
*XM Strategist,
Qualtrics*

ADVICE

Companies must work to understand the path from value to loyalty. Once a customer experiences value from a brand, it's imperative to understand how that moment can translate to a loyal and longstanding customer. Consider mapping a core moment of truth within the customer journey to find out where your brand can highlight and expand upon that window of opportunity.



Juliana Holterhaus
*Maturity PLG Lead,
Product Scientist, Qualtrics*

TREND 4

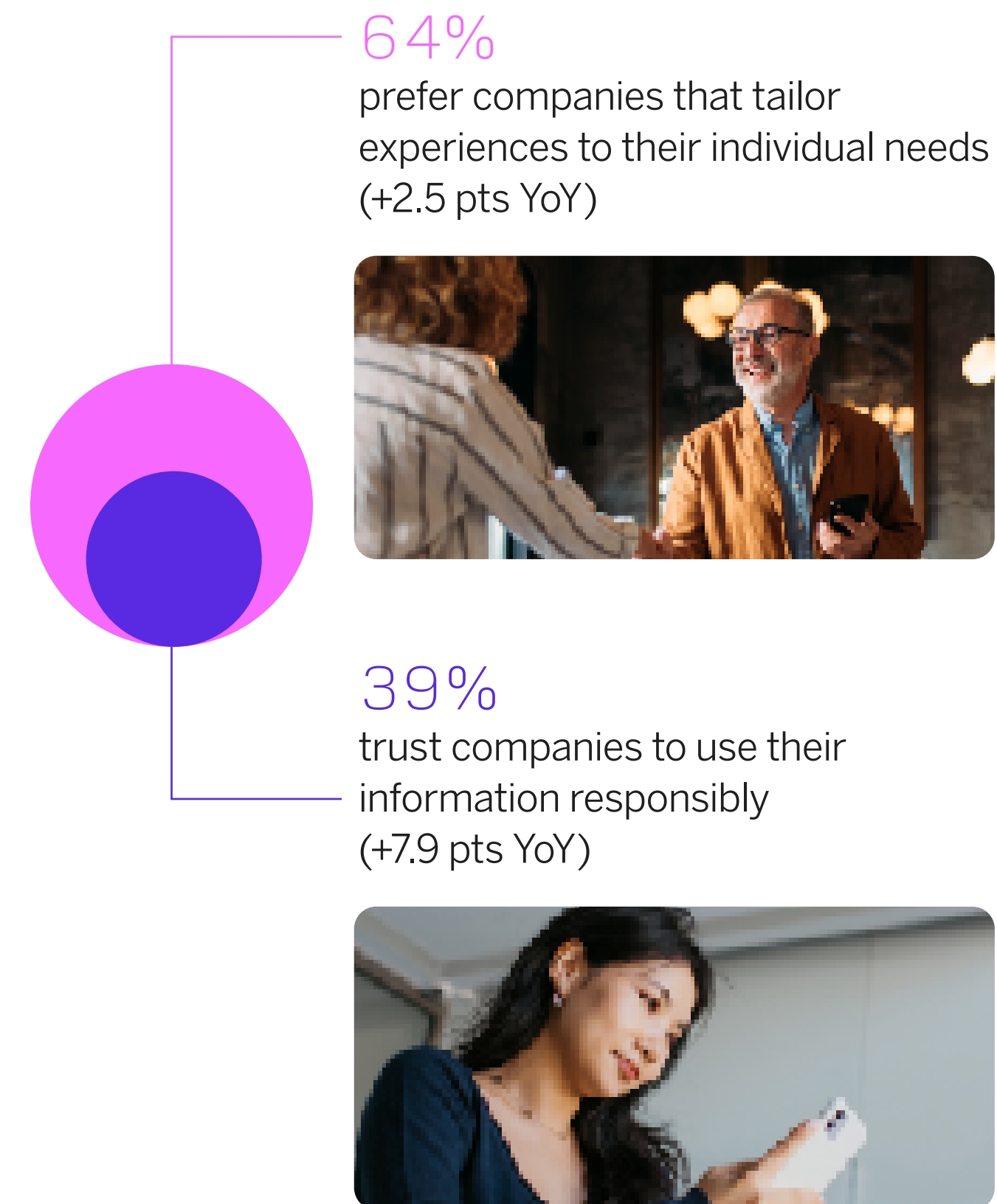
Consumers demand transparency over personalisation tactics

TRANSPARENCY AND CONTROL OVER DATA WILL INCREASE CONSUMER TRUST

For years, companies have built their digital strategies on a flawed assumption that consumers will gladly trade their data (and privacy) for more personalised, intuitive experiences. A win-win for both, with businesses better able to create experiences that customers want, need, and continue coming back for.

Our 2026 consumer trends study tells a starkly different story. While personalisation remains a differentiator, with 64% of consumers saying they prefer tailored experiences (+2.5 pts year-over-year), only 39% believe the benefits justify the privacy costs.

PERSONALISATION IS MORE OF A DIFFERENTIATOR THAN EVER, BUT THERE'S A CATCH

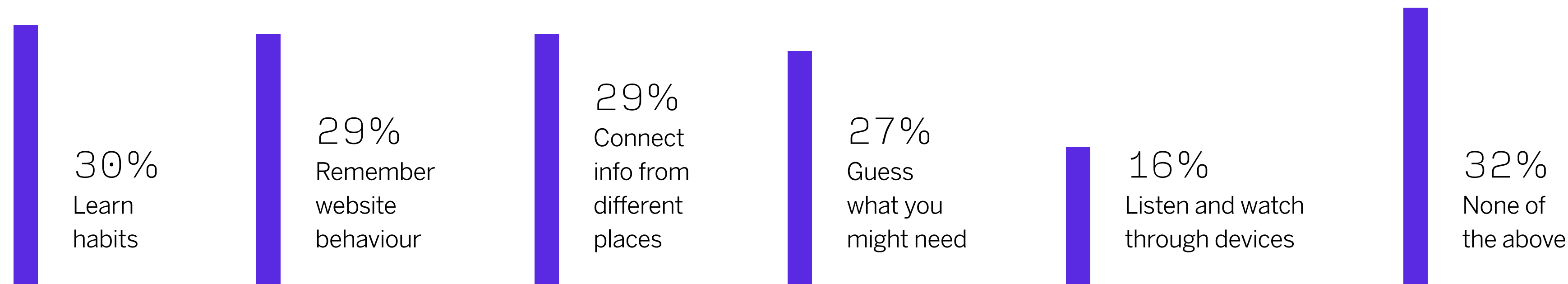


Consumers want tailored experiences but are increasingly selective about data sharing, with different levels of comfort depending on the level of the personalisation. In fact, 32% are uncomfortable with their information being used for personalisation in most forms.

This disconnect stems from a fundamental lack of trust, which is even more pronounced regarding AI implementation, where data misuse ranks as the number one concern at 53%.

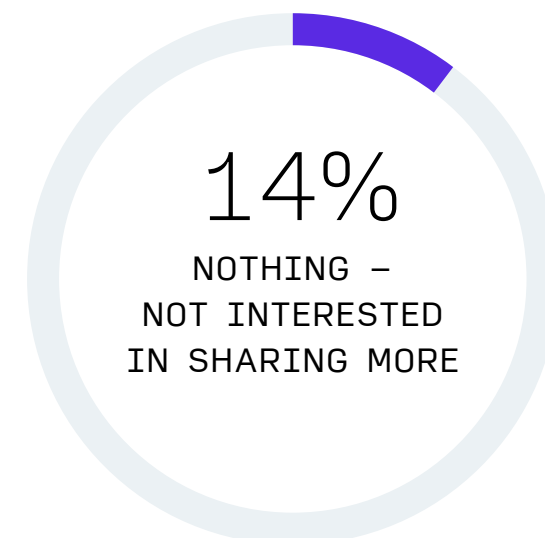
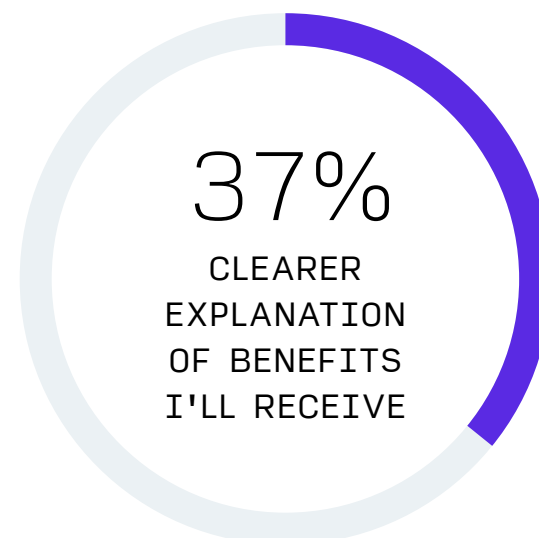
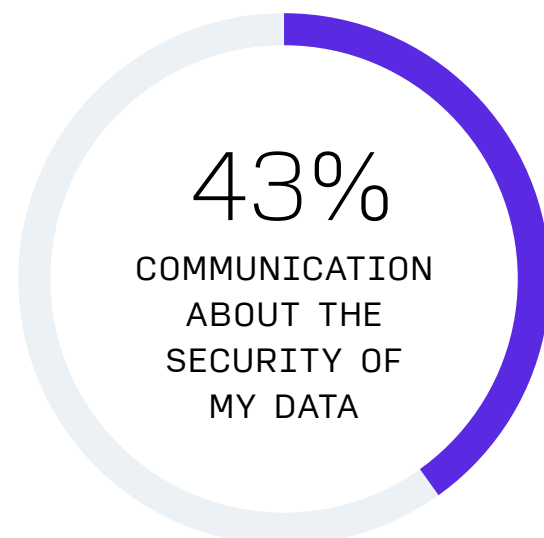
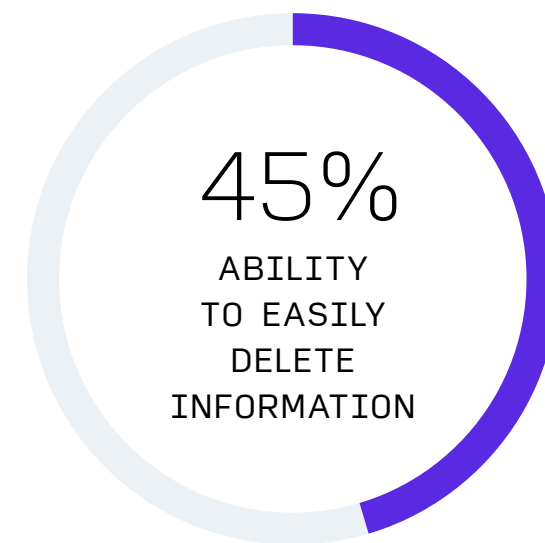
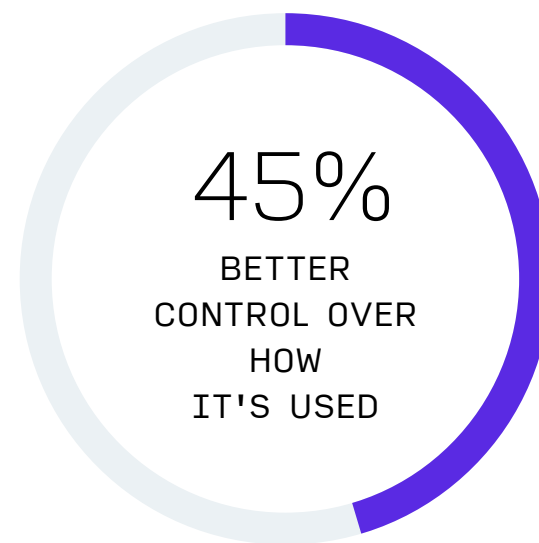
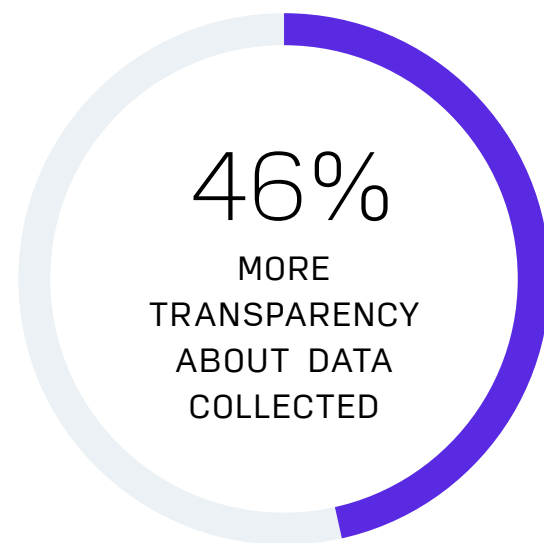
Those who do trust companies show much higher comfort across all personalisation methods (up to 10 pts higher), which will pay off in the long run for organisations as they're able to better understand their customer, more deeply connect with them, and earn their long-term loyalty.

CONSUMER COMFORT WITH PERSONALISATION FOLLOWS A SHARP DROP-OFF



GO BACK TO BASICS TO BUILD TRUST IN 2026

A few small tweaks will increase consumers' willingness to share their information.





“Trust is the currency of the customer experience, and current advancements in AI mean building and maintaining customer trust is more important than ever. That means making sure our technology is not just powerful, but also understandable and fair for everyone. At Expedia that includes our travellers, partners, and our own internal teams. We hold ourselves to high standards of transparency and accountability, that’s why we built and validated our own metric to measure trust directly—it’s not just a buzzword, it’s a measurable outcome at scale.”

expedia group™

ALYSSA WHITE,
DIRECTOR OF RESEARCH

The view on the ground

ADVICE

Companies have the privacy equation backward. They stockpile data about who customers are while missing what customers actually need at any given moment. Successful companies will focus on customer context over customer profiles, making personalisation feel helpful rather than invasive. But this shift requires transparency. Show customers what you collect, give them control and deletion rights, and, critically, demonstrate how their data improved their specific experience.



Isabelle Zdatny
*Head of Thought Leadership,
Qualtrics XM Institute*

ANALYSIS

The privacy-personalisation paradox is an ongoing balancing act. Zero party data can be hugely valuable to brands, especially when they clarify the benefits of sharing this data—whether it's receiving personalised offers, better recommendations, or a more tailored experience. This gives consumers a sense of control and respect when it comes to their data.



Juliana Holterhaus
*Maturity PLG Lead,
Product Scientist, Qualtrics*

ANALYSIS

Most personalisation efforts are misguided. You don't need all the information, just the relevant information that will prove useful and helpful for the customer. It's less about knowing their name or their birthday; and more about understanding where they are, the context of their situation, and what they need help with. With advances in real-time technology and AI, it's possible to serve customers in an intelligent way that will blow traditional personalisation efforts away.



Max Venker
*Product Marketing, CX,
Qualtrics*

ADVICE

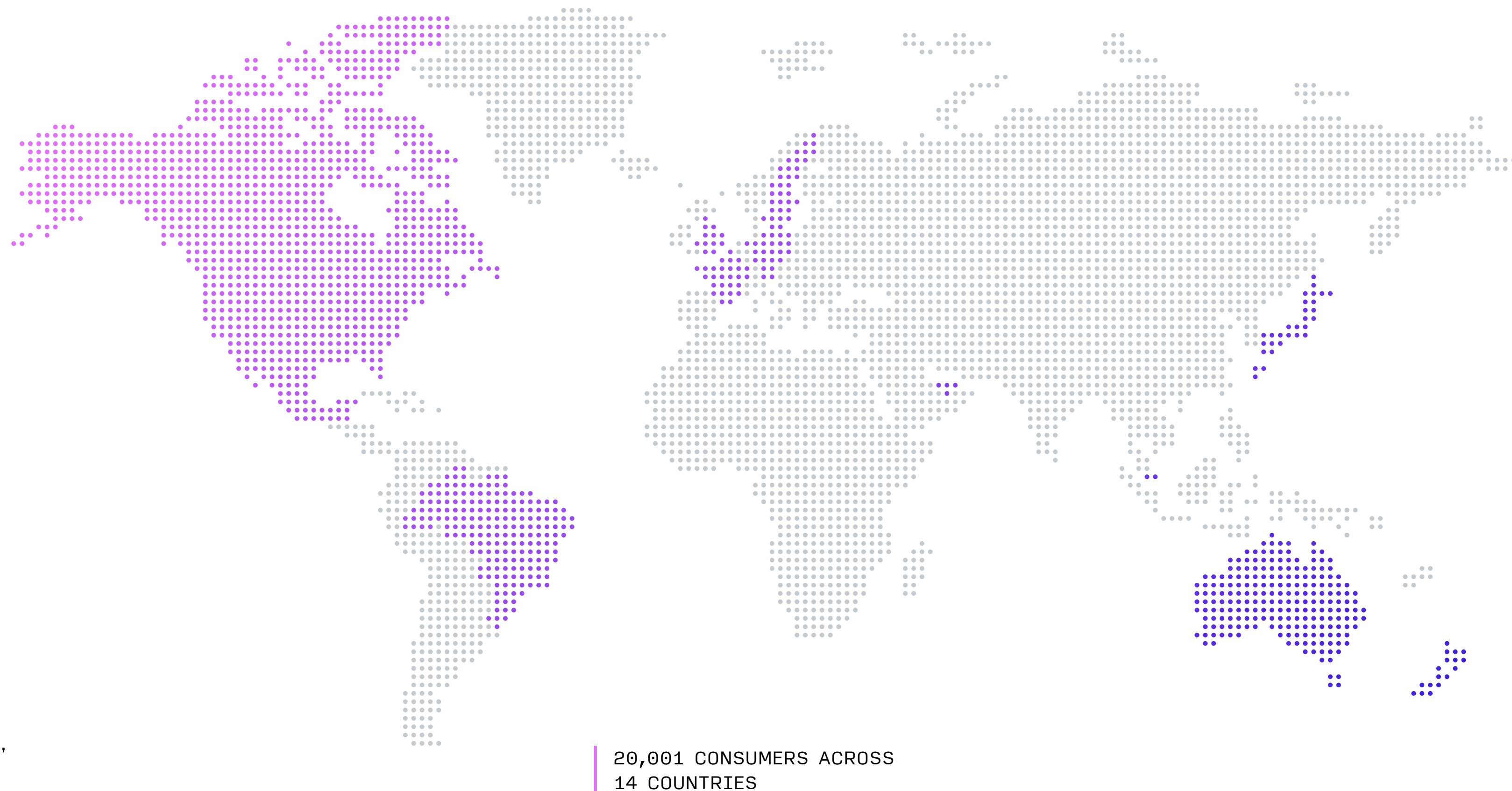
To earn data trust, you have to 'show your work' in a human way. Don't just publish a report; have your Head of CX record a short video and post it where your customers actually are, like Instagram or in your app. In it, they can say, 'You told us in your feedback that X was frustrating. We listened. We made change Y, and it's already resulted in Z benefit for you.' This approach turns data collection from a one-way extraction into a tangible, bi-directional conversation, proving that there are real people on the other side working to make the experience better.



Terry Anderson
*Senior Product Scientist,
CX for Locations, Qualtrics*

Methodology

The data for this report comes from a global consumer study that Qualtrics XM Institute conducted in the third quarter of 2025. Using an online survey, XM Institute collected data from 20,001 consumers across fourteen countries: Australia, Brazil, Canada, France, Germany, Japan, Mexico, Netherlands, New Zealand, Singapore, Sweden, the United Arab Emirates, the United Kingdom, and the United States. To ensure that the data was reflective of the population within those countries, we set quotas for responses to match the gender, age, and income demographics of each country.



Understand how XM for Customer Experience
can turn customer insights into game-changing actions
that improve experiences and drive business success.

XM FOR
Customer Experience